

**Information to identify the case:**

Debtor 1 Joseph A. Daniels  
First Name Middle Name Last Name  
Debtor 2 Jennifer L. Daniels  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7018**

EIN --

Social Security number or ITIN **xxx-xx-0804**

EIN --

United States Bankruptcy Court **District of New Jersey**

Case number: **12-14159-JNP**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A. Daniels

Jennifer L. Daniels

2/8/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph A. Daniels  
 Jennifer L. Daniels  
 Debtors

Case No. 12-14159-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 58

Date Rcvd: Feb 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db/jdb  
 512784863 +Joseph A. Daniels, Jennifer L. Daniels, 32 Bayberry Court, Deptford, NJ 08096-2914  
 512784857 +AR Resources, 1777 Sentry Parkway W, Blue Bell, PA 19422-2206  
 512784859 Advocare West Deptford Peds, PO Box 3001, Voorhees, NJ 08043-0598  
 512784858 Allied Interstate, PO Box 361623, Columbus, OH 43236-1623  
 512784867 +Allied Interstate, PO Box 5017, New York, NY 10163-5017  
 512784866 +BYL Services, PO Box 569, Malvern, PA 19355-0569  
 512784866 Bennet and DeLoney Law Office, PO Box 190, Midvale, UT 84047-0190  
 512784869 Children Hospital of Philadelphia, Attn Billing Department, 34th St and Civic Ctr Blvd, Philadelphia, PA 19104  
 512809312 +Disabatino Physical Therapy, c/o Williams Assoc, PO Box 2148, Wayne NJ 07474-2148  
 512784872 +Emerg Phy Assoc of S J PC, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3500  
 512784874 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Management, 1130 Northchase Parkway Ste 150, Marietta, GA 30067)  
 512784873 +Financial Recoveries, 200 E Park Drive Ste 100, Mt Laurel, NJ 08054-1297  
 512784875 HRRG, PO Box 5406, Cincinnati, OH 45273-7942  
 512784878 +Jay P Joseph DMD, 992 Mantua Pike Suite 304, Woodbury Heights, NJ 08097-1249  
 512784879 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823  
 512784880 Lab Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240  
 512784881 +Michael J Denner MDPA, 17 West Red Bank Ave, Woodbury, NJ 08096-1630  
 512784885 NJHESAA, PO Box 548, Trenton, NJ 08625-0548  
 512784882 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 512784883 #Nationwide Recovery Systems, PO Box 702257, Dallas, TX 75370-2257  
 512784886 North Shore Agency Inc, PO Box 8901, Westbury, NY 11590-8901  
 512784887 +Oxford Collection Service, 135 Maxess Road Ste 2A, Melville, NY 11747-3801  
 512784893 +RSI, PO Box 17079, Wilmington, DE 19850-7079  
 512784889 +Radiology Assoc of NJ PC, PO Box 229, Mt. Laurel, NJ 08054-0229  
 512784865 Regional Otolaryngology, PO Box 48158, Newark, NJ 07101-8358  
 512784892 +Robert A Sammartino DO, 445 Hurffville Cross Keys Rd Ste B8, Sewell, NJ 08080-2338  
 512784899 Santander Consumer USA Inc, Attn United Recovery Systems, PO Box 722929, Houston, TX 77272-2929  
 512784894 South Jersey Heart Group PC, 1 Washington Medical Arts Building, 539 Egg Harbor Road, Suite 1, Sewell, NJ 08080-2371  
 512784895 Team Pediatric Assoc PA, PO Box 740021, Cincinnati, OH 45274-0021  
 512784896 The CBE Group Inc, Payment Processing Center, Box 3251, Milwaukee, WI 53201-3251  
 512784898 Underwood Memorial, Billing Department, PO Box 711943, Cincinnati, OH 45271-0001  
 513088661 Verizon Online, PO BOX 3243, Bloomington, IL 61702-3243  
 513068754 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 512784904 +Zucker Goldberg and Ackerman, 200 Sheffield Street Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2017 23:38:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 08 2017 23:38:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

512784861 EDI: RMCB.COM Feb 09 2017 01:41:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935

512784860 +EDI: GMACFS.COM Feb 09 2017 01:41:00 Ally Financial Inc fka GMAC, PO Box 130424, Roseville MN 55113-0004

512784864 +EDI: ACCE.COM Feb 09 2017 01:44:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036

512784868 E-mail/Text: clientrep@capitalcollects.com Feb 08 2017 23:39:39 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150

512784870 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Feb 08 2017 23:39:13

Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899

512784871 EDI: CCS.COM Feb 09 2017 01:41:00 Credit Collection Services, PO Box 55126, Boston, MA 02205-5126

512784876 +EDI: HFC.COM Feb 09 2017 01:50:00 HSBC Auto Loan, 6602 Convoy Court, San Diego, CA 92111-1009

512784877 +EDI: IIC9.COM Feb 09 2017 01:51:00 IC Systems, PO Box 64378, St. Paul, MN 55164-0378

513861250 +EDI: AIS.COM Feb 09 2017 01:39:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457

513861249 EDI: AIS.COM Feb 09 2017 01:39:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

512784884 +E-mail/Text: egssupportservices@egscorp.com Feb 08 2017 23:38:52 NCO Financial Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308

512784888 +EDI: PINNACLE.COM Feb 09 2017 01:53:00 Pinnacle Financial Group, 7825 Washington Ave. S Ste 310, Minneapolis, MN 55439-2424

512784891 EDI: RMCB.COM Feb 09 2017 01:41:00 RMCB, PO Box 1234, Elmsford, NY 10523-0934

512784890 EDI: RESURGENT.COM Feb 09 2017 01:49:00 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

512784897 E-mail/Text: crwkflw@firstdata.com Feb 08 2017 23:39:11 TRS Recovery Services, Inc., P.O. Box 60022, City of Industry, CA 91716-0022

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 58

Date Rcvd: Feb 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512784900 E-mail/Text: External.Collections@phoenix.edu Feb 08 2017 23:39:22 University of Phoenix,  
Corporata Processing, PO Box 29887, Phoenix, AZ 85038-9887  
513088658 EDI: VERIZONEAST.COM Feb 09 2017 01:54:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
513088631 +EDI: VERIZONCOMB.COM Feb 09 2017 01:54:00 Verizon, 404 Brock Drive,  
Bloomington, IL 61701-2654  
512784901 +EDI: VERIZONEAST.COM Feb 09 2017 01:54:00 Verizon, 500 Technology Drive Ste 300,  
Weldon Springs, MO 63304-2225  
515608675 +EDI: WFFC.COM Feb 09 2017 01:46:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203  
512784902 +EDI: WFFC.COM Feb 09 2017 01:46:00 WellsFargo Home Mortgage, PO Box 10335,  
Des Moines, IA 50306-0335  
512784903 +E-mail/Text: collect@williamsalexander.com Feb 08 2017 23:38:20  
Williams Alexander and Assocs, 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513862507\* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513862509\* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513862506\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
513862508\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
512784862 ##+Apex Asset Management, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, NA james.shay@phelanhallinan.com  
Steven N. Taieb on behalf of Joint Debtor Jennifer L. Daniels staieb@comcast.net  
Steven N. Taieb on behalf of Debtor Joseph A. Daniels staieb@comcast.net

TOTAL: 8